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ABSTRACT

A study examined the factors that influence lower-income women's career decision making and planning. The 24 women interviewed included African American, white, and Hispanic American women ages 20-60 years or older. The women were employed in a variety of industries. All were college graduates, and none earned more than $24,000 annually. Most respondents had established some career goals. Social networks played an important role in their choice of career. The women's job experiences did not inspire them to develop career goals. They received assistance from institutions, primarily in developing soft skills and finding employment. They worked extremely hard at finding employment. Of necessity, the women weighed other job selection criteria over their own satisfaction and long-term career development. Despite perceiving the need for further education, they postponed investing in education and other career-building strategies to shoulder caregiving responsibilities. The study recommendations were as follows: (1) create and use career development tools promoting a career asset-building perspective for lower-income women; (2) implement practices promoting a career asset-building framework for lower-income women who are seeking employment; and (3) adopt policies promoting a career asset-building perspective for lower-income women. (A profile of the interview respondents, the interview guide, and facts about low-wage working women are appended.) (MN)

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"What do you want to be?"

LOWER-INCOME WOMEN FACE THE JOB MARKET

A Report by the Women Employed Institute

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We especially thank the 24 women who generously shared their goals and experiences with us.

Women Employed, founded in 1973, is a membership organization of women at all employment levels committed to expanding opportunities for women and girls. With its affiliate, the Women Employed Institute, the organization is the nation's foremost advocate for effective equal opportunity programs, a leading promoter of state and local workforce development and welfare policies leading to self-sufficiency, and an innovator in developing programs to alleviate female poverty.

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Executive Summary

Women are clustered in the lowest-paying, lowest-opportunity jobs in the economy. Few of these jobs offer access to career paths, so advancement is limited to small increments in weekly or hourly pay at best. Opportunities to advance are also limited by inadequate skills and educational attainment, limited access to skill development opportunities, and lack of knowledge of the labor market and the techniques needed to navigate it successfully.

Lack of career planning information and skills is a fundamental barrier to envisioning a meaningful series of steps to move from low-paying jobs to something better. Public policies perpetuate this inadequate preparation by requiring poor women seeking government assistance to get any job, regardless of their interests or skills.

With this perspective, we undertook an examination of the conditions in lower-income women's lives that influence their career decision-making and planning. How do they choose jobs? How do they choose fields? What stresses and supports do they have when making these decisions? What resources do they draw on?

Our research consisted of interviews with 24 women about their experiences choosing and finding employment. The women ranged from 22 to over 60 years old, were African-American, white and Hispanic, and represented a variety of industries. None were college graduates, and none earned over $24,000 annually.

KEY FINDINGS

- Most respondents have established some career goals.
- Social networks play an important role in choosing career goals for respondents.
- Job experiences themselves did not inspire respondents to develop career goals.
- Respondents received assistance from institutions primarily in developing soft skills and in finding employment.
- Respondents worked extremely hard at finding employment, and were often very well versed in job search techniques.
- Respondents out of necessity weighed other criteria over their own satisfaction and long-term career development in choosing jobs or education, and few engaged in long-term career planning.
- Despite perceiving the need for further education, respondents postponed investing in education and other career-building strategies to shoulder caregiving responsibilities.

Based on these findings, we developed recommendations focusing on creating an environment as well as practices that could help lower-income women build "career assets"—the skills, experience, contacts, and knowledge that will help them advance to better jobs. Rather than urging lower-income women to get any job regardless of quality and creating policy and programming based on this position, we urge policymakers, program providers, and individuals to concentrate on building career assets through education and training as well as through well-considered, targeted employment choices. Our recommendations suggest changes in career development tools, service provider practices, and public policies that would promote an approach that encourages career asset building. By acquiring the skills, experience, and knowledge that we are calling career assets, lower-income women will have a better chance of advancing economically and navigating the labor market successfully throughout their lives.

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RECOMMENDATIONS

Create and use career development tools that promote an asset-building perspective for lower-income women.

- ➢ Ensure that career development tools for lower-income women contain the message that people like them have been successful in entering a variety of fields and occupations.
- ➢ Develop tools that are simple to use, concise, and do not require a lengthy time period to complete.
- ➢ Ensure that a major focus of any career development tool for lower-income women is increasing exposure to a variety of fields and occupations.
- ➢ Include specific steps to support incremental career planning over the short- and long-term.
- ➢ Focus career development on accumulating career assets, that is, the skills, experience, and knowledge that are the foundation for sound choices and career advancement. Career development tools can do this by encouraging education and training when possible and helping users to develop a plan to obtain education and training.

Implement practices that promote a career asset-building framework for lower-income women who are seeking employment.

- ➢ Seek ways to provide planning assistance for building career assets that will be useful over the long-term, not limited to soft skills and job-seeking assistance.
- ➢ Encourage education and training as part of a career plan when possible.
- ➢ For those who cannot immediately attend education and training, focus on alternative approaches to building career assets so that women are not simply marking time during the years in which they have caregiving responsibilities and cannot return to school.
- ➢ Focus job searches in fields of interest to the job seekers to help develop longer-term career assets.
- ➢ As part of job search and career development assistance, aggressively access all available work supports for which a job seeker is eligible—such as child care assistance, food stamps, the Earned Income Tax Credit (EITC), financial aid, and others. These supports provide the stability needed for good career decision-making.

Adopt policies that promote a career asset-building perspective for lower-income women.

- ➢ Improve access to education and training.
  - Workforce development and welfare policies that limit, discourage, and even prohibit education and training should be changed.
  - Education should be financially accessible and flexible for working parents.
  - Low-wage employees should have greater access to employer-supported education and training programs.
  - Adults who do not have the skills to enter vocational training programs should be able to access programs that allow them to quickly prepare for vocational training, such as "bridge" programs that combine vocational training with adult basic education.
- ➢ Provide the means for service providers to undertake career planning and development with clients and help clients find jobs that build career assets.
- ➢ Increase access to work supports.
- ➢ Implement strategies to improve career paths and opportunities for lower-income workers to access good jobs.

Our long-term vision is that lower-income women will have ready access to and participate widely in high-quality career development activities that build their capacity to be successful in the labor market. They must have access to these services in a wide variety of venues. Over time, we hope to see public acceptance for the idea that women at all income and education levels, not just those with college degrees, are entitled to aspire to and plan for careers that are satisfying and meet their income needs.

Introduction

Today, too many women do not earn enough to support their families. The median annual income for women working full-time, year-round is $26,000, and 70 percent of women earn less than $35,000 per year. Yet, nearly two-thirds of working women report that they provide half or more of their family's income. Women are 60 percent of minimum wage workers, earning less than the federal poverty standard. Women hold the majority of low-wage jobs (59%); nearly 2 out of 5 women work in jobs that pay low wages. Studies indicate that most women who have moved from welfare to work are still far from self-sufficiency.

These statistics underscore the fact that women are clustered in the lowest-paying, lowest-opportunity jobs in the economy. Few of these jobs offer access to career paths, so advancement is limited to small increments in weekly or hourly pay at best. Opportunities to advance are also limited by inadequate skills and educational attainment, limited access to skill development opportunities, and lack of knowledge of the labor market and the techniques needed to navigate it successfully. Lack of career planning information and skills is a fundamental barrier to envisioning a meaningful series of steps to move from low-paying jobs to something better.

Although career development and planning programs are widely viewed as appropriate for recent college graduates or experienced middle and high-income workers who want to change careers, there is little support for such programs for lower-income individuals. The mandate from government agencies is "work first," and the assumption is that the need for immediate employment outweighs any long-term considerations of career paths or preferences in employment. The unstated message is that lower-income women should be content just to be working, and do not deserve the opportunity to consider their own interests and talents regarding employment. Public policies perpetuate this by requiring poor women seeking government assistance to get any job, regardless of their interests or skills. We believe that such policies are shortsighted and contribute to poor job retention, welfare cycling, and inability to reach self-sufficient wages.

In fact, women on welfare, women who have little prior attachment to the paid labor force, and other lower-income people need career exploration and planning services more than most other groups. This is because they have or may have:

- less contact with, or knowledge of the labor market, and probably a limited knowledge of career paths,
- problems with job retention,
- few opportunities for employment leading to family-supporting wages,
- barriers to employment such as lower literacy, learning disabilities, low skills, etc., requiring an employment plan that incorporates education, training, and support services.

The benefits of career exploration and planning may include greater commitment to a particular job and greater individual willingness to undertake ongoing education and training. This leads to better job retention, less dependence on welfare, and increased ability to achieve self-sufficiency.

However, simply transferring employment materials designed for other populations may not be effective in meeting the career development needs of lower-income women. Career development materials must take into account the resources, life circumstances, and experiences of lower-income women to be effective. Unless there are new and substantial interventions, people with fewer skills and less education are likely to remain trapped in the lowest-wage, lowest-opportunity jobs. In this environment, planning for the acquisition of skills leading to career advancement is essential for lower-income people.

Our long-term vision is that lower-income women will have ready access to and participate widely in high-quality career development activities that build their capacity to be successful in the labor market. They must have access to these services in a wide variety of venues. Over time, we hope to see public acceptance for the idea that women at all income and education levels, not just those with college degrees, are entitled to aspire to and plan for careers that are satisfying and meet their income needs.

With this perspective, we undertook an examination of the conditions in lower-income women's lives that influence their career decision-making and planning. How do they choose jobs? How do they choose fields? What stresses and supports do they have when making these decisions? What resources do they draw on? To learn about these resources, life circumstances, and experiences and how they relate to the career development needs of lower-income women, the Women Employed Institute interviewed 24 such women on how they make employment choices, and particularly, how they choose the fields and the jobs that they enter. This report describes our findings.

Research Process

The Women Employed Institute set out to interview a variety of lower-income women about their experiences choosing and finding employment. Our goal was to capture a picture of a range of experiences in the lives of lower-income adult women, rather than to seek a larger representative sampling from which we could draw general numerical conclusions. To find interview respondents, we distributed a flyer through community-based organizations, job training and placement programs, former participants in WE's employment programs, public aid offices, employers of lower-income workers, community colleges, acquaintances, and others. We offered a stipend of $30 for an interview of an hour and a half. Of the 50 people who responded, we interviewed 24.

We screened respondents to select those with the following characteristics: over 22 years of age, with an income of $24,000 or less annually, and less than a four-year college degree. We also attempted to maintain racial, age, and industry diversity among those selected for interviews. Beyond that, we selected respondents on a first-come, first-serve basis.

The interviews consisted of open-ended questions to allow women to give us the fullest possible accounts of their experiences and to allow them to select what they saw as the salient parts of these experiences. We sought information that would allow us to describe women's experiences in ways that quantitative research often ignores. In the 90-minute interviews, interviewers covered five topics, with questions framed to elicit specific experiences that women have had as they search for jobs or make career decisions. The topics included the respondent's job goal and how she had come to this goal, experiences the respondent had in looking for jobs, resources the respondent used to get jobs, barriers to getting a job, and the decisions the respondent made in leaving and taking jobs. (The complete interview guide is included in Appendix II.) We interviewed the women either in our offices, in their homes, or at their educational institutions.

THE WOMEN WE INTERVIEWED

The women we interviewed ranged from 22 to over 60 years old, and were nearly evenly spread over age categories. Ten were African-American, nine were white and four Hispanic, with one in another category. They represented industries such as finance, insurance, real estate, government, manufacturing, retail trade and services, with most working in the service industry (eight people) or unemployed (eight people). Their job titles were billing coordinator, cashier, child care worker, clerk, educator, elderly aide, maintenance worker, nurse's assistant, office manager, machine operator, receptionist and timekeeper. Six women had not finished high school or attained their GED; eleven had high school diplomas or a GED and seven had some post-secondary education or training. Of the employed respondents, four earned under $10,000 a year. Six earned between $10,000 and $19,000 and another six between $20,000 and $24,000. (See Appendix I for more detailed information on participant characteristics.)

THE RESULTS

We drew our conclusions based on close reading of the transcripts of the interviews. These conclusions are meant to provide readers with a picture of some of the circumstances of the respondents' lives. They do not claim to represent the average experience of lower-income women nor a scientific sampling of the issues and conditions facing them. Rather, our goal is to illustrate some of the ways in which lower-income women make career and job choices, and to use this information to recommend ways in which career development efforts could improve lower-income women's access to better jobs.

Findings

SUMMARY

- Most respondents have established some career goals.
- Social networks play an important role in choosing career goals for respondents.
- Job experiences themselves did not inspire respondents to develop career goals.
- Respondents received assistance from institutions primarily in developing soft skills and in finding employment.
- Respondents worked extremely hard at finding employment, and were often very well versed in job search techniques.
- Respondents out of necessity weighed other criteria over their own satisfaction and long-term career development in choosing jobs or education, and few engaged in long-term career planning.
- Despite perceiving the need for further education, respondents postponed investing in education and other career-building strategies to shoulder caregiving responsibilities.

FINDING 1

Most respondents have established some career goals.

Twenty-two of the 24 women we interviewed stated employment goals. These goals ranged across fields (medical, education, information technology, office administration) and across levels (receptionist, neurosurgeon). They varied in specificity as well, with many respondents citing a field (for example, computers) or a location (for example, an elementary school or an office) rather than an occupation or a description of the content of the job. However, the fact that nearly all respondents named career goals, whether specific or vague, suggests that respondents have career aspirations and that these aspirations are important to them.

My job goals would be for me to be working, I see myself working in an elementary school with kids.

I just wanted to do something in the administrative field, just be a very integral part of any company that I work for.

I've always been interested in the medical field, not particularly pharmacy but, you know, this is a goal of mine to do this and get the certificate and then work in a hospital setting.

I think I would enjoy counseling high school students on preparing themselves for college or the real work world.

My job goal is to become a registered nurse.

Computers.

I want to start a hospice for mentally disabled, handicapped citizens.

My goal is to go and work in the office. Like clerical assignments, administration.

I think I might want to be a bank teller or something.

And so I was looking for something maybe in communications or something along those lines because I've always been good with a telephone. I thought even maybe telemarketing or something.

I wanted to be a lawyer but then I go to the teacher thing and the social worker thing.

So I'm trying to build a clientele to eventually just do the massage therapy.

Right, right now today my goal is to basically get a job in sales, telephone sales, work with a telephone company, customer service such as like that.

Well, I like—like office work you know, like receptionist or a filing clerk and I have experience in that.

I want to work with numbers.

Not having a specific goal in itself weighed on one person (who eventually did express a goal of entering office administration or helping poor people):

> *It's horrible, I don't know exactly what I want to go into. That's horrible to say. I've been going to college for two years now and I can't pin it. I can't find that one job or that one degree that will interest me. That grabs my attention. I have not found it yet. And that's not good.*

Indeed, another respondent explicitly linked self-esteem and goals:

> *I really didn't have no goals because like I said, I was in domestic violence. My self-esteem was really low. I don't know. I just felt like I wasn't able to do anything. I felt like I wasn't, you know, going to be able to do nothing at all.*

The lack of specificity of many of these goals and the lack of specificity in plans to achieve goals suggest that they are hopes rather than plans, and that perhaps they have been formed without wide knowledge of the range of job possibilities.

FINDING 2

Social networks play an important role in choosing career goals for respondents.

Respondents repeatedly mentioned their social networks as being influential in helping them to choose employment goals. From family members and church associates, co-workers and friends, respondents made use of their social networks not only to get jobs, but to decide what type of job they were interested in.

> [Interviewer: And how did you know that that was something you were interested in?] *Because I have a cousin and he used to live in New York and he used to do that.*

> *When I worked for Knight-Ridder, I was a copier and a lady that was training me she said you got nice penmanship and she said you just write and she said you can dictate, why don't you go into office work.*

> *I have a friend, a very close friend and I think she got a Master of Social Work. So I asked her and she said you only have to go to school for maybe like four years.*

> *When I was in grade school one of my best friends' mom was a massage therapist.*

> *My sister, and my son's girlfriend, and one of my nieces, quite a few people I know work at particular banks.*

> *So I decided I want to work, I want to waitress. Because when I was growing up my aunt would take me to where she used to waitress a lot with her. And I decided to go the places I know where I can make the most money in tips.*

> *Medical office assistant. Just like this once—I went to the doctor all those times and I respected the medical office assistant and decided—you know the ones who takes the weight and you know, does the, the billings. And I just thought it was interesting.*

> [Interviewer: Okay. Now how did you even decide that you wanted to work for the post office, find out about the test, all the rest of that?] *Because my very best friend who sends me my e-mail in the mail. And she said well, they're giving the test and I want you to go and take the test and you can fill out this application and I'll send it in for you. I'm like, oh.*

> *When I was working at a print center, most of my friends, like I was a laser print operator but most of my friends they would do network and I would just look at them and I would just be fascinated.*

Because respondents seem to heavily rely on social networks for information about the labor market, the range of information they receive is limited to the type of jobs within their network—which may be overwhelmingly low-wage work. Lacking a broader knowledge of occupations, respondents may not be aware of employment that may be better suited to their interests, abilities, and circumstances, and could perhaps lead to advancement in the long term. Furthermore, aside from being incomplete, the information they do receive may be erroneous or outdated.

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FINDING 3

Job experiences themselves did not inspire respondents to develop career goals.

Few respondents reported that their past or current employment had led them into a career or even to an interesting job that they wished to pursue. However, although respondents did not often choose career goals from jobs they had, they did learn what not to pursue. In other words, jobs that respondents had often taught them what they didn't want to do, but not much about what they would like to do.

There was an occasional exception:

> *Well, I had worked the summer before I went to senior year with a Head Start for a summer job and I got involved; that, I guess, that's what basically pushed me toward it. That's what basically brought me to that conclusion. I really didn't know what I wanted to do. I enjoyed that so much that summer. That's why I picked teaching school.*

But many respondents described less satisfying experiences:

> *But I worked there a little while, like maybe for a couple of days and then I was like, this is not for me. I cannot see the big picture.*

> [Interviewer: And what made you decide to leave that job?] *It was so boring.*

> *But then my back, it was so bad because you had to stand like six, seven hours being a cashier. And then you had to bag a lot of your own stuff, and my back. And then I have like varicose veins in my leg. I just couldn't handle it, so I left.*

> *I got a job at Church's Chicken. I didn't like that either.*

> *And I think that if I had the time, I would actually, I would actually look for something different. I really don't want to work at Sam's. I mean physically, physically it just drains me. There's nothing new. There's nothing challenging there. It's just like—it's just nothing. The drivers [at the truck stop], you get tired of the verbal abuse that they give you, which is unfortunate.*

In Women Employed's experience in providing career development services, many people decide on employment goals not because they have undertaken explicit career development activities, but because they have the experience of exposure to careers from the vantage point of a job in a field in which proximate jobs are attractive. Those who enter a field in which they have at least a moderate interest can see others in the field whose jobs are sufficiently appealing to be worth pursuing. They have "role model" jobs in proximity to their own to which they can aspire.

Many of the women that we interviewed did not report having this experience. There may be a number of reasons for this. Perhaps the type of jobs they obtained were "dead-end"; since they did not offer any possibilities for advancement, the job holder could not conceive of pursuing a career in the field. For example:

> *No, there's not any advancement just because there's—he's giving more responsibilities that means nothing. It means nothing. I'm still just a cashier. They don't do assistant managers or anything.*

Perhaps the type of jobs the respondents got were isolated because there were not sufficient varieties—or sufficiently appealing varieties—of "role model" jobs in proximity. Or perhaps the women we interviewed did not pursue jobs in fields in which they were at least moderately interested, and so when possibilities for advancement did occur, they were not appealing.

> [Interviewer: And can you tell me, were there any opportunities for advancement, in terms of you being a receptionist and working there?] *No. That was, that was as far as you could go unless you wanted to become a hair stylist, or a nail tech, which I didn't want to do.*

> *[T]here was no chance for advancement, unless I wanted to become a project manager or an estimator, and that didn't appeal to me at all.*

Job quality—or lack of job quality—is potentially a key factor in how respondents determine job goals. People who obtain low-wage jobs that have no "role model" jobs in proximity, that have no advancement potential, and are not in fields in which they have at least some interest—are less likely to formulate career goals based on their own job experiences. Given that their stated goals are not based on actual work experiences, these goals may be less likely to be specific and based on realistic plans, timeframes and assessments of likes and dislikes than goals formed in other ways.

FINDING 4

Respondents received assistance from institutions primarily in developing soft skills and in finding employment.

A number of participants described experiences—both positive and negative—with institutions such as local one-stop career centers, the Illinois Department of Human Services, and a variety of community-based and not-for-profit organizations, including Women Employed. Participants received advice and training in soft skills such as resume preparation, job hunting techniques, and grooming. Many of them also got job leads.

None, however, described any significant assistance in career development—that is, self-assessment followed by detailed planning and exploration to choose and reach a career goal. This could be because respondents did not remember this assistance or perceive it as significant. However, it seems more likely that participants either did not get career development assistance, or if they did get it, were unable to follow through with it because of pressures on providers to place clients in jobs quickly and pressures on users to get a job immediately.

> *So I guess I was going there to help, with help with my resume and my interviewing skills. So I went through the four-week program and I got a certificate and a job ready for me.*

> [Describing what she learned in a community program:] *How to do my resume and how to go and find myself. How to not be negative, how to answer the questions basically. How to act, how to dress, stuff like that.*

> *When I came here to Women Employed in '98, Sheila had took us over to the Harold Washington Library and we went up there to the seventh or eighth floor and the lady was telling us how you put your resume on-line and how you can access the computer for certain jobs and everything.*

> *And [the local one-stop center], I've gone there. And I'm on their list, and you can check their board, and check their website and that there.*

> *Yeah, I went to the [program name]. They sent me to Bank One, and I filled out an application with Bank One.*

> *It was to show you how to do resumes, you know, about how to do an application and your goals. And I went through that program.*

> *Public Aid office basically gave me a lot of contacts, a lot of them like temporary agencies and stuff.*

Because social networks provided only a very limited range of information about employment choices, career information and planning provided by institutions could be especially critical for broadening the options of lower-income women seeking employment and career advancement.

FINDING 5

Respondents worked extremely hard at finding employment and were often very well-versed in job search techniques.

Respondents described investing enormous amounts of time and energy in finding jobs. From tapping their personal networks to searching want ads to combing the streets for job opportunities, respondents worked hard to find employment. Many were knowledgeable about resume-writing and interviewing and described systems for recording information and following up on job leads.

> *I went on the Internet. It was a job. I went on the Internet. I looked in the telephone book to get names of different companies. I would call the companies. I would research the companies, see if, you know, I really wanted to work there,*

if it's small, large or whatever. I would, you know, go on the Internet, see who's—you know, if there was a telephone number rather than send my resume in, I'd fax my resume to those companies and make phone calls. And then I would just get out here and walk the beat and just stop into places. You know, someone may say, oh, so and so's hiring. And so, okay, fine, I'd go there. Wherever, if someone would tell me, well, Women Employed are hiring, then I would go to Women Employed and apply for a position. You know, if someone told me, I followed up on what people told me.

I went over to the U.S. Steel building which is 208 S. LaSalle and I was banking at Continental Bank at the time and I wanted the cashier that usually helped me when I was doing banking. I asked her if she knew of any of the companies up and down LaSalle that was hiring and that I would like to be in the stock market and she told me to go over to the Steel building. And I went over there, AJ Seltzer office was there and they needed an office assistant, and that ended up being me.

I went to retail stores, grocery stores. I went to a lot of warehouses that I seen in the newspaper and I tried to get into different temp agencies and things.

I went like on my own, I went to Wal-Mart, I applied to Wal-Mart, cause—where else, Jewel. I had an interview at Rush Hospital. I had an interview at Bank One over here on State. I've had another interview at this little company in Addison.

What I've learned to do is keep with places that I've been and write down the names, the numbers, the addresses so I can call back or send a letter back and find out, you know, did you look over my resume? If you don't hear nothing, I don't just sit and wait for someone to call me back. The next day I'm out again nine o'clock till five, job hunting.

The newspapers. I've gotten on the web, websites, you know, career dot com. And Wright College, I've gone there. And I'm on their list, and you can check their board, and check their website and that there. And basically, the newspapers, I've been calling a lot of places, either faxing my resume and a cover letter to them, or just going down to see them, making an appointment.

Like I say, I try to ask people that I know if you know any place that's hiring.

It was people that I knew. We would gather together and every week we would play cards and stuff and all of them worked in stores so basically I would say that I needed a job and one of them would say, "Hey, well, they are hiring at my job. Come out there and I'll put in a good word for you." You know like that, that's how I would get the job.

One of my friends worked there and it was an overnight position. And I went in and applied for it and got it.

My mother, she works at the Sheraton Chicago so she stops by Human Resources in the morning and she'll pick up an application for me and she'll pick up a list of what they're hiring for at the moment.

Respondents had developed and used many strategies and resources for finding employment. Some respondents clearly had excellent networking skills, others great determination, and others high degrees of organization. They used these abilities to obtain jobs through job searches that were often very lengthy.

FINDING 6

Respondents out of necessity weighed other criteria over their own satisfaction and long-term career development in choosing jobs or education, and few engaged in long-term career planning.

Pressing short-term needs naturally took precedence over building a career, developing assets and experience to eventually get a better job, or even finding a job that was minimally enjoyable. Instead, financial and child care needs dictated what jobs women looked for, and often they looked for and took any job, regardless of their own preferences.

I'm in a store, right. It's...I had to take it. I didn't have any money. You know. I had no income coming in. I had no one to support me. I had to take it.

I got to find another job just to pay the bills.

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Well, economics or the economy decided for me. I couldn't have been too choosy at this particular time because I'd been out of work so long. Unemployment had run out. I was down to no income. So they just passed it so I've received one check since they did that. In the meantime, this place calls and offered me a job. This was better than unemployment. Now that my foot is in the door, then I can look around and apply for other positions. But you just had to get—I had to get in somewhere.

I just got out of school from a course about six months and I really needed a job real fast. Bills just coming.

And looking through the Employment Source, I had to, basically I had to think about location, how far can I travel with public transportation, timing, had to make sure whatever time I leave out if I get hired to make sure my babysitter can get there on time. And I had to also think about arranging, coming home in traffic, the distance, the pay, whether or not this area accepts black people or not.

So I went there because it was convenient. I would work 8:00 to midnight. Yeah, yeah, my husband was home and my daughter and it was just money to have basically.

So I went into waitressing and bartending [because massage therapy school was too expensive]. And never really, kinda came to school, back and forth, back and forth, because at that time they didn't have student loans for that, and it was 10 grand to pay for the school.

But the cost of having to get a job without considering one's own needs and preferences can be high. Aside from the obvious dissatisfaction that can result from having a job that is not of any interest, needing to "get a job, any job" means that women cannot focus their job search on employment that can build career assets—that is, the skills, experience, contacts and knowledge that will help them advance to better jobs. They cannot focus on jobs in fields that appeal to them, in which they may see other positions to which they can aspire, in which they can gain experience, knowledge and an interest in going further in the field.

Because of pressing needs, respondents had little opportunity to engage in the type of planning and assessment that might lead to a job in which they had an interest and could be the basis for a career. There was an occasional exception:

I'm hoping to do the CNA for now. And once I finish this, I'm probably going to go for occupational therapy, work with people, you know, to teach them how to handle things at home. And eventually, I don't know, I might go into maybe working as a nurse at school. I like to work with kids.

But the rule seemed to be few opportunities for self-assessment and planning of education and employment. Perhaps because of this, respondents searched for employment without a strong sense of focusing on a particular field or type of job.

I just started walking in places. I made a list. I went to Dominicks, Walgreens, Osco.

They told us to look for a job. They gave us some referrals.

Basically, sometimes I go through newspapers and sometimes just walking around the Loop and I go in a building and I ask, well, okay are you hiring? And if not, you know, can I have an application? Or can I leave you my resume?

This is how basically it's at random how I go about actually looking for a job. If no one actually gives me a lead on employment then I'll go—I read the newspaper every day.

It was—I was just totally blind. I didn't how to begin. I didn't know what steps to take, and therefore I didn't know what really interested me because that wasn't the most important thing on my brain at the time. My thing was to get back out there and get my feet started.

I just want to do something to get by. I just want to live. Just give me something to do, something that's not too easy, but something so I can utilize my brain and my body or something. But then not overtax me at the same time.

I mean I didn't want to go out and be a truck stop cashier. You know nobody really wants to go out and do that.

My mother-in-law told me about it cause she did Home Maid so I was like, how do you get in? And I'm like, okay, so she just told me where to go and I went out to Homewood, Illinois. And then I got the application, and that was it. I was set to go.

The same time that participants invest in job searches that cover broad areas and occupations might be better spent in more narrowly focused searches in fields they like. However, given the pressing nature of their needs, the type of self-assessment that respondents could undertake to determine the focus of their search must be short and immediately productive.

FINDING 7

Despite perceiving the need for further education, respondents postponed investing in education and other career-building strategies to shoulder caregiving responsibilities.

Many respondents talked about a lack of credentials or skills holding them back from jobs that they wanted. Respondents frequently mentioned not attending school or actually leaving educational opportunities to care for their children and other family members. However, few mentioned returning to school once children were grown.

Respondents perceived a need for education and training:

Maybe I need a degree. You know, maybe my degree. I need to go back to school. So that way I could, I could depend on my degree. If my personality or my persona don't get it maybe my degree can get it for me.

The job I want I can't get because I really don't have no experience or education.

[Interviewer: Have you tried pursuing high school counseling as a career?] *No, because you have to have a degree, and I don't have a degree.*

I can't just go into an office job as a copier. I need the computer experience, more typing skills, practicing dictation.

I don't think any job I take, you know, have anything to do with my goal or what I'm really interested in as a career because I really don't have no skills or education.

Well, that guide to the Museum of Science and Industry, I thought, oh, that's great, you know. I'd love to do that. You need your GED.

But see, I wanted to try and get a job as a teacher's assistant. Cause I used to assist teachers in the school. But I have to have this four-hour credit.

Many respondents cited caregiving responsibilities interfering with education:

Then I had a child. So it was hard for me to, you know, with no family support, to go in and get my GED or finish my high school.

And so I was a single mom. And I just felt, you know, I put all of my effort into that, you know, just keeping a job and trying to raise my son, take care of myself and my son.

I had a scholarship for Western Illinois and I had a son already so I didn't want to leave my son because they didn't have any dorms at the time. I couldn't—I would have to wait for a year to be with my son. So I didn't go to college. I was [inaudible]. I let it expire.

Yeah, having children I can't, I just can't, you know, do any, any aside schooling or anything like that because I got stuff to do after work. I got to go home just basically.

I did go down to Harold Washington College and signed up for a couple of classes for that fall and after that my mother took real ill, got real sick and she got to the point where she couldn't do anything for herself. And so basically I stayed home and I did it.

No, he [the boss] says I cannot have a part-time job [after having a baby] because there was—he wanted me to work only full-time, and he said if I want to work part-time, I have to go in a lower position, and I didn't want to do that.

And then I got pregnant when I was 25. And then that changed everything. That changed everything. Cause the hours there were just crazy. It was too much. We were open until four

o'clock in the morning. And, you know, I'd come home at five o'clock in the morning and the baby would be up at six. And I was asleep. So I did it on and off, you know, to try and make ends meet.

Sometimes I think back then, you know, it just kind of fell by the wayside. Like I said, once my son, he's now on his own, you know, at that time he was still a minor. So I think back then my main thing was just, you know, living day to day and stuff like that. [Referring to why she did not pursue her interest in the medical field.]

Some of them saw this as a postponement of education:

She told me I should go part-time because full-time would be too much for me right now. So you know, I mean I was sorry, you know I want full-time so I came to the agreement I should go part-time. Cause full-time might be too much stress for my two young kids, you know what I'm saying, so that's when I came to the idea maybe I should wait, maybe four or five years. I'll finish these little classes, then by the time they, you know, get on their own where they can come in the house, open the door by themselves, maybe that's when I can apply for my real classes.

I might go back, I would go back to school. I already planned to go back to college last time, but since I have her, I didn't think about it, you know.

However, few seem to have successfully returned to school or pursued career goals after children have grown. The heavy caregiving responsibilities cited by so many of the women in the study suggest the need to develop alternative ways to pursue career goals that are more effective than hoping for but then postponing education, and then never actually doing it. Certainly for many lower-income women, pursuing education—even part-time—while working full-time and raising children seems to be unworkable.

Recommendations

Few of the lower-income women we interviewed had the opportunity to build the skills and experience they needed to move to economic self-sufficiency and achieve the lives they envisioned for themselves and their children. In dead-end jobs that they often dislike, needing—and urged—to take the first job that comes their way, lower-income women do not have the access to human capital-building opportunities that those at higher income levels use to build careers. These opportunities—to access education and training, to enter employment in which they are exposed to interesting opportunities to pursue, to gain knowledge about a variety of fields and occupations, to gain experience and contacts in a field in which they are interested—are the assets people use to build careers.

It appears that the stresses on lower-income women, their social networks, and the institutions serving them result in the neglect of long-term planning that seeks to build these assets—and through them a path from low-wage to family-supporting employment. The stresses on lower-income women are political (such as federal and state welfare-to-work policies that stress immediate employment), economic (the need to support themselves and their families), and social (such as heavy caregiving responsibilities).

Much of the advice and assistance that lower-income women seeking employment get today is to get a job regardless of what it is. Women Employed believes that if lower-income women had the assistance and opportunities to build career assets through education and planning, more of them would remain employed for longer periods and fewer would be poor. The recommendations that follow seek to change the conventional advice and assistance and allow lower-income women to develop plans to build career assets and find a path to self-sufficiency. These recommendations suggest changes in career development tools, service provider practices, and public policies that would promote an asset-building approach for lower-income women.

RECOMMENDATION 1

Create and use career development tools that promote an asset-building perspective for lower-income women.

There are few career development tools that focus on lower-income women's career development. Women need tools to help them assess their needs, interests, and skills, assist them with combining this information with labor market information, and then support them in planning to achieve their goals. These tools should reflect and take into account the life circumstances of lower-income women.

- ***Ensure that career development tools for lower-income women contain the message that people like them have been successful in entering a variety of fields and occupations.*** Because the lower-income women in our study got career information primarily from their social networks—people like them—we believe that an effective tool will demonstrate that people like them have been successful in a variety of fields. Such a tool will illustrate non-traditional routes to employment and convey that women who have struggled with similar issues have been able to pursue careers that have led to fulfilling and family-supporting employment.

- ***Develop tools that are simple to use, concise, and do not require a lengthy time period to complete.*** Given the pressures in their lives, lower-income women do not have large amounts of time to devote to career exploration. The payoff for undertaking such exploration must come quickly and all steps in the career exploration process must be explicitly linked to an employment outcome. Shorter processes that can be clearly correlated to specific careers should replace the lengthy exercises in self-discovery that are often part of conventional career development.

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➢ ***Ensure that a major focus of any career development tool for lower-income women is increasing exposure to a variety of fields and occupations.*** Because the lower-income women in our study seemed primarily to get career information through friends, family, and acquaintances, their information is very limited. One of the primary goals of career exploration should be to expand knowledge of careers and occupations.

➢ ***Include specific steps to support incremental career planning over the short- and long-term.*** Many of the women that we interviewed had career goals but no plans for reaching them. An effective career development tool for lower-income women will include both long and short-term planning assistance.

➢ ***Focus career development on accumulating career assets.*** Career development tools can do this by encouraging education and training when possible and helping users to develop a plan to obtain education and training. Such tools can help users plan to enter a field that interests them in order to get exposure to jobs in that field and to learn more about it. They can also give users the means to assess the "asset development" potential of entry-level jobs by including an inventory of potential assets to be gained in a job and a means to apply this inventory to a specific job opportunity. Finally, this type of tool would help women see themselves as learners and look at each employment experience as an opportunity to learn about work and about themselves.

RECOMMENDATION 2

Implement practices that promote a career asset-building framework for lower-income women who are seeking employment.

Most service providers struggle to do well by those they serve in an environment that severely restricts how—and for how long—they can support clients. The imposition of a "get a job, any job" approach on welfare and workforce development policies, programs and contracts has limited the ability of providers to assist clients over the long term. Yet to truly help individuals embark on a path to self-sufficiency, service providers and users—as well as policymakers—need to think of creative ways to introduce career asset-building strategies into career development.

➢ ***Seek ways to provide planning assistance for building career assets over the long-term, not just soft skills and job-seeking assistance.*** The asset-building approach consists of helping a job-seeker to determine her interests and career aspirations and helping her to seek employment or education that can build relevant experience, contacts, and knowledge—career assets—in this area. This is in direct contrast to the "get a job, any job" approach that has become central to many welfare and workforce programs since the mid 1990's.

➢ ***Encourage education and training as part of a career plan when possible.*** Education is a proven method of attaining better employment and a path out of poverty. As part of a carefully considered career plan, attaining a GED or post-secondary education or training is a substantial asset.

➢ ***For those who cannot immediately attend education and training, focus on alternative approaches to building career assets so that women are not simply marking time during the years in which they have caregiving responsibilities and cannot return to school.*** The triad of work, parenting, and school seems to be nearly impossible to balance for many. As one of the women interviewed said, "three things at the same time, they don't match." It is unrealistic to assume that most women who are employed full-time and have young children will also attend school. Employment planning should take this life circumstance into account and not base career advancement solely on a job seeker's return to school if she is in this situation. It is especially important for this group of lower-income women to seek alternative means of building career assets by obtaining employment that in some way contributes to or advances their career goals.

➢ ***Focus job searches in fields of interest to job seekers to help develop longer-term career assets.*** Even if an individual cannot get the job she wants immediately, or cannot specify a job she wants, or must find a job immediately even though ideally she would start education or training, she should be helped to focus her job search on fields in which she has some interest. Even low-wage jobs that expose job seekers to other jobs of interest can have value in career-building: they can help participants set goals for what they want to achieve, develop knowledge of and a vocabulary in the field, and become familiar with the functions of the job they may want in the future. By contrast, low-wage jobs in fields of no interest to a job seeker, or those that are isolated from better jobs, are truly dead-end.

➢ ***As part of job search and career development assistance, aggressively access all available work supports for which a job seeker is eligible—such as child care assistance, food stamps, the EITC, financial aid, and others.*** Work supports can enable lower-income women to gain the income and economic stability they need to accrue career assets, make better choices, and not have to simply take the first job opening in that field.

RECOMMENDATION 3

Adopt policies that promote a career asset-building perspective for lower-income women.

The ability of lower-income women to develop career assets—skills, experience and knowledge—is also affected by federal, state, and local policies that affect opportunities for lower-income women and support or hinder them as they take advantage of these opportunities. Access to education and training is particularly important in enabling lower-income women to accrue career assets.

➢ ***Improve access to education and training.*** Investment in education and training is the most effective way of increasing career assets for most lower-income women. Access to education and training should be increased.

➢ ***Workforce development and welfare policies that limit, discourage, and even prohibit education and training should be changed.*** Instead, these policies and funding decisions should ensure that participants can select from a menu of options—including assistance with career development, assistance with finding work, and support in attending education or training.

➢ ***Education should be financially accessible and flexible for working parents.*** Respondents frequently mentioned that financial circumstances and caregiving responsibilities limited their education. Providing financial aid to those who attend post-secondary education on a very-part-time basis, increasing child care assistance for lower-income parents attending school and creating flexible-schedule educational programs can help counter these problems.

➢ ***Low-wage employees should have greater access to employer-supported education and training programs.*** Increasing employers' financial and other support for training and education, increasing collaborative programs to serve low-wage workers, and increasing employer input into training program design can increase access to training and education for low-wage employees.

➢ ***Adults who do not have the skills to enter vocational training programs should be able to access programs that allow them to quickly prepare for vocational training, such as "bridge" programs that combine vocational training with adult basic education.*** Simply turning away low-skilled adults or sending them to regular adult education programs—where they may spend years attempting to gain the skills they need to enter vocational training—does not meet the needs of lower-income women.

RECOMMENDATION 4

Provide the means for service providers to undertake career planning and development with clients and help clients find jobs that build career assets.

Service providers that work under contract from government agencies often are paid only when they find jobs for their clients and therefore are under tremendous pressure to do this quickly. This limits service providers' ability to work with clients to determine career needs and interests and follow through by helping clients to focus their search on the type of jobs they want.

RECOMMENDATION 5

Increase access to work supports.

Work supports—such as child care subsidies, health care, the Earned Income Tax Credit, and food stamps—have the potential to provide the stability families need to seek additional education and training for family members and eventually to leave poverty. Outreach campaigns, easing barriers to application and expanding and making the state EITC refundable can increase access to work supports.

RECOMMENDATION 6

Implement sectoral strategies to improve career paths and opportunities for lower-income workers to access good jobs.

Sectoral interventions are long-term intensive employment and economic development strategies that target an industry, build new relationships with the key stakeholders in that industry, and improve the economic opportunities for lower-income individuals, families, and communities in that industry. These strategies can connect lower-income residents and communities with opportunities for jobs in industries that provide self-sufficiency-level wages and benefits.

Conclusion

The women interviewed for this study are clearly interested in their own career development and in moving on to realize their career aspirations. They work hard at finding employment and are often skilled at finding jobs. They have had to put pressing needs ahead of their own career goals, however. Few have had opportunities or circumstances in their lives that have enabled them to engage in career development and planning.

Based on these findings, our recommendations focus on creating an environment as well as practices that are conducive to helping lower-income women build career assets—the skills, experience, contacts, and knowledge that will help them advance to better jobs. Rather than urging lower-income women to get any job and creating policy and programming based on this position, these recommendations urge policymakers, program providers, and individuals to concentrate on building career assets through education and training as well as through well-considered, targeted employment choices.

Indeed, the "get a job, any job" approach is shortsighted and leads to poor job retention, welfare cycling, inadequate wages, and greater costs than investing in meaningful career exploration and choice. On the other hand, a focus on career asset-building can increase job retention, satisfaction, and performance. It will encourage skill-building through education and training. The result will be more opportunities for families to leave poverty and achieve self-sufficiency through work.

If you would like to be involved in making career development support and information more widely available to lower-income women or want to be kept informed about this effort, please call Women Employed at 312-782-3902 or email us at info@womenemployed.org.

Appendix I

CHARACTERISTICS OF THE 24 INTERVIEWEES

Age Range

➢ 24 – 68 years

Educational Attainment

➢ 6 women have less than a high school diploma
➢ 11 women are high school graduates (diploma or GED)
➢ 7 women have some college but less than a bachelor's degree

Annual Income

➢ 4 women earn less than $10,000
➢ 6 women earn between $10,000 – $19,000
➢ 6 women earn between $20,000 – $24,000
➢ 8 women are unemployed

Household Size

➢ 8 women live alone
➢ 5 women are heads of households with children 18 years or under
➢ 1 woman lives with more than 1 adult and no children 18 years or under
➢ 10 women live with more than 1 adult and children 18 years or under

Employment Sectors

➢ Finance
➢ Government
➢ Manufacturing
➢ Retail Trade
➢ Services

Job Titles

➢ Billing Coordinator
➢ Cashier
➢ Child Care Worker
➢ Clerk
➢ Educator
➢ Elderly Aide
➢ Machine Operator
➢ Maintenance Worker
➢ Nurse's Assistant
➢ Office Manager
➢ Receptionist

Appendix II

INTERVIEW GUIDE

What are your job goals and how have your job goals changed over time?
Probe for specifics of how the respondent decided that a particular job or field was right for her.

How did you learn about this type of job?

Who or what helped you learn?

How did you decide this is what you would like to do?

If you could do anything in the world, what would you do? Suggested probes:

How did you come to decide that this was what you would like to do?

Have you pursued this?

How much do you know about getting into this work?

What do you think you need in order to do this?

Do you know of any training programs that you could participate in that may help you pursue this?

Ask about the respondent's experience in looking for jobs. Ask for examples from recent transitions between jobs. Suggestions:

Tell me about your most recent job (or a different job) and how you got it.

What kind of career opportunities did the employer provide?

How is this job connected to your career goals?

What are some of the other things that you have done in the past to get money? How did you decide to do this?

How did you start looking for a job?

Ask about the resources the respondent used to get this job. Suggestions:

Is there someone that you consider to be a mentor? How have they helped you?

Where did you go for help when you looked for this job? Who provided support? What kinds of support? Give examples of the support they provided you (i.e. It sounds to me like your _____ pushed you to do things. Is that right?).

Tell me about a time when you found out about job _____. How did you find out about this job? Where were you when you found out? Who was there? What happened?

Were there people or places you relied on in this period? Who gave you information? Assistance? How did you get to that person? Was anyone else there? What did they do?

What other groups and people in the community did you deal with? Did they help you? Not help you? Make it difficult for you?

Ask about the barriers to getting a job. Suggestions:

What made it difficult for you to find a job?

Were there groups or people in the community who made it difficult for you to get a job? How did these (groups/people) make it difficult?

What were some of the obstacles to doing what you had planned?

What kinds of problems have you had to solve related to finding a job? To being off work?

Ask about decisions the respondent made when getting or leaving a job. Suggestions:

How did you decide to leave that job? Tell me about how you left and what happened next.

Tell me in detail how you decided to take (not to take) that particular job.

How did you decide that this was the right job for you? Who or what helped you to make that decision? Give examples of how they helped.

Appendix III

FACTS ABOUT LOWER-WAGE WORKING WOMEN

Occupational Status and Distribution

- 38% of white women, 41% of black women, and 54% of Hispanic women work in low-wage jobs*
- Women with 3 or more children under age 6 are 52% more likely to be in low-wage jobs
- 39% of all working women are in low-wage jobs
- Women hold the majority of low-wage jobs (59%); nearly 2 out of 5 women work in jobs that pay low wages
- Women remain clustered in low paying, traditionally female-dominated jobs
- 70% of women who work in service occupations receive low wages
- 74% of women working in personal service jobs other than private household jobs are paid low wages
- 70% of women who work in retail are low paid
- 64% of women in sales occupations are low paid
- 20% of low-wage female workers are employed in administrative/clerical occupations

Poverty

- The federal poverty level for a family of four is $18,104; the poverty level for an individual is $9,039; 6.8 million families live below this poverty level
- 3.5 million of these families (51%) are female headed
- 74.6% of the poor are women and children
- 26.4% of women heading households live in poverty

Statistics are compiled by the Women Employed Institute from the latest available U. S. Census data.

For information on the Self-Sufficiency Standard, a more accurate measure of income adequacy than the federal poverty standard, call the Women Employed Institute or visit www.womenemployed.org.

*Low-wage workers are defined as workers who earn less than the federal government's official poverty level. For a family of four in 1998, the federal poverty level was $16,450, based on working 52 weeks per year, 40 hours per week, or a total of 2,080 hours per year. For workers paid on an hourly basis, a low-wage worker supporting a family of four was defined as someone paid no more than $7.91 per hour.

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